



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
Bank of America, N.A.

Order Filed on February 7, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-29171 ABA

In Re:  
Carlos V. Colon,  
Debtor.

Adv. No.:

Hearing Date: 12/10/19 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 7, 2020**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Carlos V. Colon

Case No: 19-29171 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 11 Radcliff Court, Sickerville, NJ 08081-3251, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ronald E. Norman Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 24, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for rental payments due November 2019 through January 2020 for a total post-petition default of \$5,250.00 (3 @ \$1,750.00); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,250.00 will be paid by Debtor remitting \$875.00 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that a proof of claim will be filed by February 29, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that rental payments are to resume February 1, 2020, directly to Secured Creditor's servicer, Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92806; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payments, cure payments or any rental payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.